

Certificate Number: 06531-PAM-DE-035385661

Bankruptcy Case Number: 16-01913



06531-PAM-DE-035385661

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 20, 2021, at 3:59 o'clock PM CST, Steven R Kennedy completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 20, 2021 By: /s/Jennifer Schuler

Name: Jennifer Schuler

Title: Certified Credit Counselor